UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK		
FRED ACLANDER -against-	Plaintiff,	ANSWER

VERITUDE, A DIVISION OF FIDELITY INVESTMENTS COMPANY, and RYAN DAVIS

Defendants.

Defendants. Civil Action No.: 08-civ-4796

Defendant VERITUDE, by and through its attorneys, THE LAW OFFICES OF VINCENT E. BAUER, responds to the complaint filed in this action as follows:

- 1. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 1.
- 2. Denies the allegations contained in paragraph 2, except admits that Veritude has offices at 155 Seaport Boulevard, Boston, MA.
- 3. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 3.
- 4. Denies that this court has diversity jurisdiction over Plaintiff's claims, and further states that paragraph 4 contains legal conclusions to which no response is required.
- 5. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 5.
- 6. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 6.
- 7. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 7.
- 8. Admit the allegations contained in paragraph 8.

- 9. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 9.
- 10. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 10.
- 11. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 11.
- 12. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 12.
- 13. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 13.
- 14. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 14.
- 15. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 15.
- 16. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 16.
- 17. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 17.
- 18. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 18.
- 19. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 19.

- 20. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 20.
- 21. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 21.
- 22. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 22.
- 23. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 23.
- 24. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 24.
- 25. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 25.
- 26. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 26.
- 27. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 27.
- 28. Denies the allegations contained in paragraph 28, except admits that Bob Lineback was neither an employee or an owner of Veritude in 2007.
- 29. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 29.
- 30. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 30.

- 31. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 31.
- 32. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 32.
- 33. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 33.
- 34. Denies the allegations contained in paragraph 34.
- 35. Denies the allegations contained in paragraph 35, except denies knowledge or information sufficient to admit or deny the allegations therein concerning Davis' conduct and purpose.
- 36. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 36.
- 37. States that paragraph 37 contains legal conclusions to which no response is required.
- 38. States that paragraph 38 contains a demand for relief to which no response is required.
- 39. Denies the allegations contained in paragraph 39, except denies knowledge or information sufficient to admit or deny the allegations concerning Davis' conduct and purpose.
- 40. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 40.
- 41. Denies knowledge or information sufficient to admit or deny the allegations contained in paragraph 41.

42. States that paragraph 42 contains a demand for relief to which no response is required.

AFFIRMATIVE DEFENSES

- 1. The complaint fails to state a cause of action upon which relief may be granted.
- 2. Any reliance upon any representation by Davis was not reasonable.
- 3. Plaintiff has failed to mitigate his damages, if any.
- 4. Plaintiff did not have any contract with Veritude.
- 5. Veritude is not liable for the conduct of Davis under any theory.

WHEREFORE, Veritude demands judgment dismissing the complaint filed in this action, together with costs and disbursements.

DATED: New York, New York August 6, 2008

LAW OFFICES OF VINCENT E. BAUER

BY:	s/s/
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